

Federal Disaster Assistance Program



The Federal Disaster Assistance Program was initially established by the Disaster Relief Act of 1974. The Disaster Assistance Program outlines the policies of the Federal Emergency Management Association (FEMA) and discusses the procedures for requesting FEMA grants. Disaster grants may be awarded to state and local governments and certain private nonprofit organizations. Updated program reports should be obtained from FEMA annually.

After the governor of the state has declared a disaster area or an emergency and requested federal aid, the President can direct FEMA to administer federal disaster assistance. The magnitude and severity of the destruction must warrant federal assistance. The type of help offered to individuals or families usually falls under one or more of the following:

- Temporary housing
- Disaster loans
- Federal income tax assistance in claiming casualty losses
- Legal services
- Consumer aid
- Disaster unemployment benefits
- Crisis counseling
- Individual and family grants

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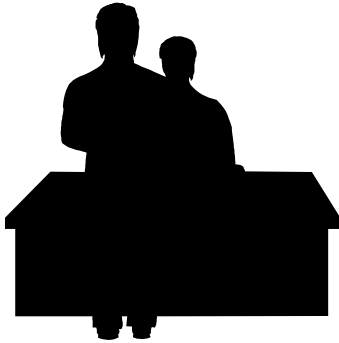
Adapted by UF/IFAS from:
Document DH-037,
IFAS Disaster Handbook for
Extension Agents
(developed by the
Cooperative Extension
Service for the benefit of
Florida's citizens)

If individuals, families, or organizations have received payments from their insurance coverage, they are not eligible for federal government assistance.

FEMA guidelines provide assistance for immediate emergency measures necessary to save lives, protect property and protect public health and safety. Assistance for immediate emergency debris removal is also offered by FEMA.

Short term local government planning should include guidelines to

cope with the following issues which arise during and immediately following a hurricane alert. The following situations are eligible for FEMA assistance:



- Search and rescue
- Public hazard reduction
- Emergency communications
- Emergency transportation
- Emergency shelter
- Emergency food
- Emergency medical assistance
- Temporary housing
- Emergency repairs to water, sewer, electric, gas and debris collection (If the President declares the area a major disaster, a longer period of assistance to storm victims becomes available.)
- Essential repairs to homes so occupants can return
- Temporary assistance with mortgage or rental payments for people who have lost their residences because the disaster has created financial hardships for them
- Unemployment assistance
- Up to \$5,000 to pay for necessary expenses or serious needs for those unable to pay expenses not covered by other programs or means
- Legal services for low-income families and individuals
- Crisis counseling
- Loans to individuals, businesses and farmers for repair, rehabilitation or replacement of damaged real and personal property
- Agricultural assistance
- Veteran's assistance and adjustments
- Tax relief and casualty losses from the Internal Revenue Service (IRS)
- Waiver of penalty for early withdrawal of funds from various time deposits

FEMA Assistance to State and Local Governments

Once the President has declared a major disaster, the federal agencies listed below can provide disaster assistance coordinated through FEMA.

- Small Business Administration (SBAB) for business loans
- Small Business Administration (SBAH) for home loans

- Farmers Home Administration (FmHA), Department of Agriculture for emergency loans
- Emergency Conservation Program (ECP) for farmland cleared of fallen trees and damaged fences replaced to rehabilitate cropland for productive use. Agricultural Stabilization and Conservation Service can share costs in this effort.
- Disaster Unemployment Assistance (DUA)
- Emergency Food Stamps (EFS), Department of Agriculture
- Federal Insurance Administration (FIA) for flood insurance
- Individual Family Grants (IFG) for pensions and security
- Corps of Engineers



Regional directors will accept applications for assistance within 90 days of a major disaster or 30 days of an emergency. Applicants for assistance may propose the following:

- Clearance of debris on public or private land if clearance is in the public's interest.
- Emergency protective measures for the preservation of life and property.
- Repair or replacement of roads, streets and bridges.
- Repair or replacement of water control facilities (dikes, levees, irrigation works and drainage facilities).
- Repair or replacement of public buildings and related equipment.
- Repair or restoration of public facilities damaged while under construction.
- Repair or restoration of recreational facilities and parks.
- Repair or replacement of private nonprofit educational, utility, emergency, medical and custodial care facilities.



Reimbursement of hurricane disaster costs by FEMA to local governments must be carefully documented with contracts and detailed billings from businesses providing the services. The municipal agent responsible for disbursing local funds for hurricane disaster work must be familiar with FEMA requirements and use approved FEMA forms for recording expenditures.

Temporary Housing Program

One of the major problems facing local communities struck by a disaster is housing people whose homes are destroyed or badly damaged. FEMA has programs to help people cope with the lack of housing caused by hurricanes and other disasters:

- Transient accommodations
- Government owned housing
- Private rental
- Mobile homes

If the first three options cannot accommodate those requiring housing, the fourth option is to bring in mobile homes from prepositioned sites under FEMA administration. FEMA will also assist with homeowner repairs under their Limited Home Repair Program. Local government officials must cooperate with FEMA by designating sites for temporary housing, providing services and implementing the program.